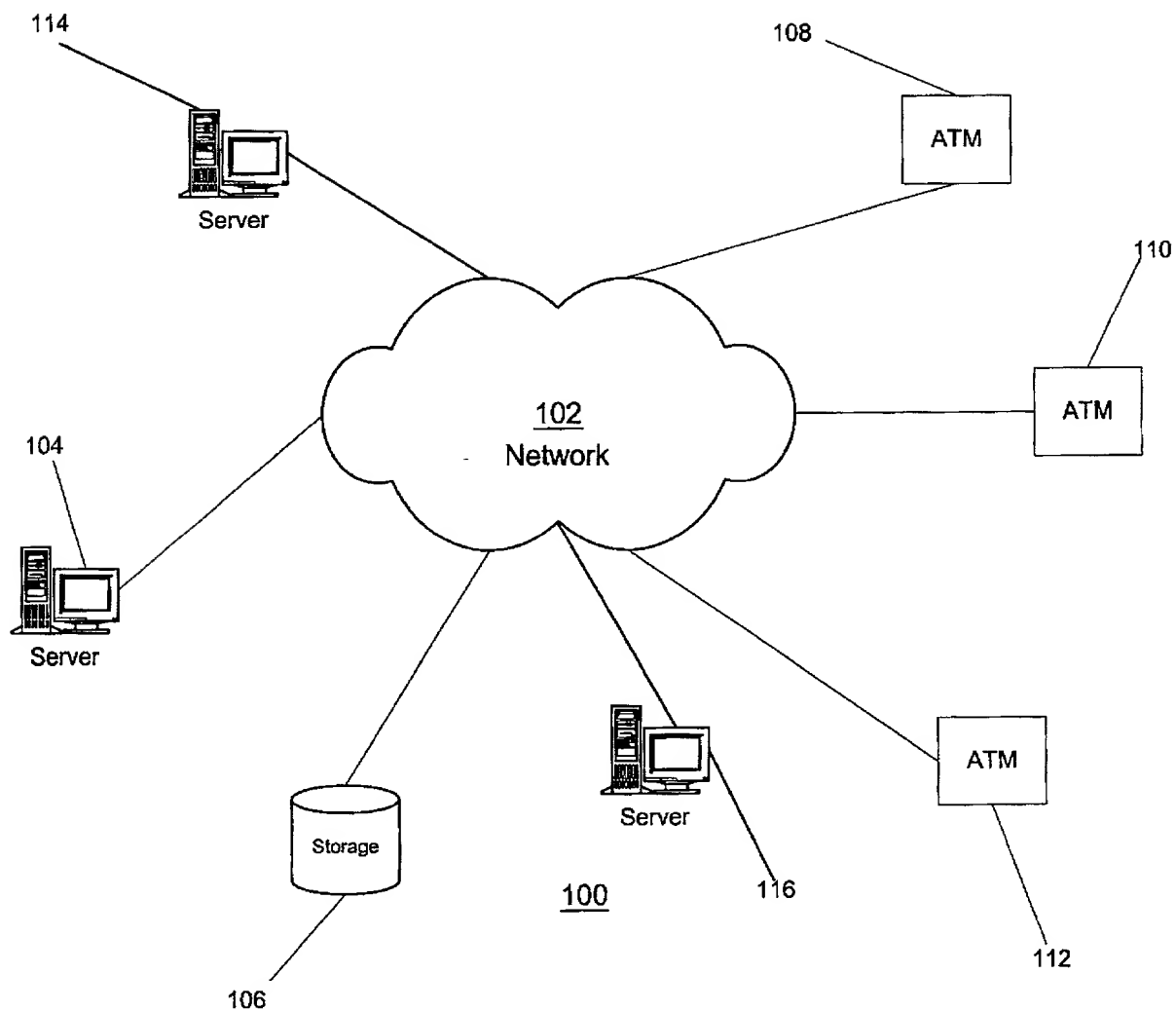


Figure 1

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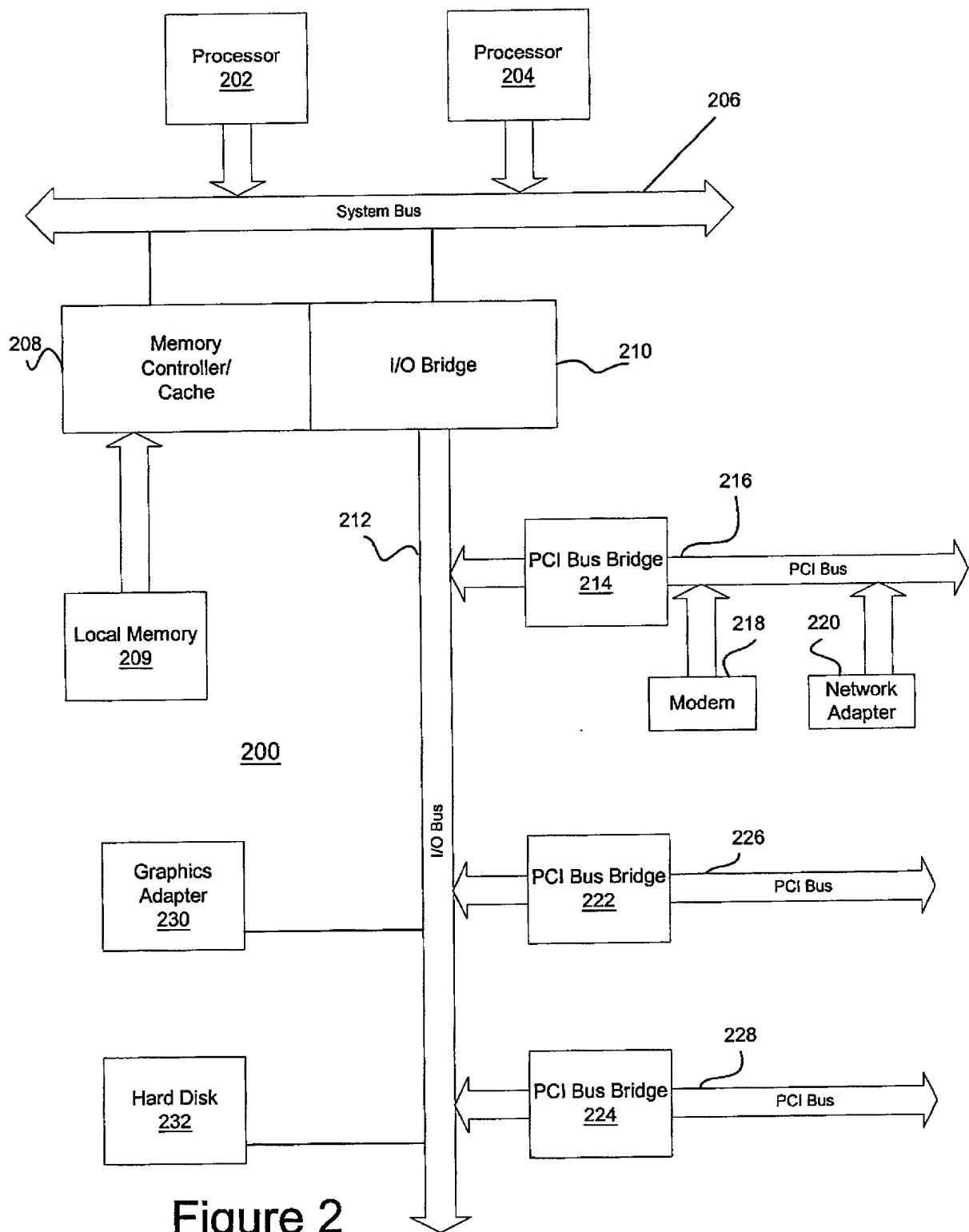


Figure 2

Figure 3

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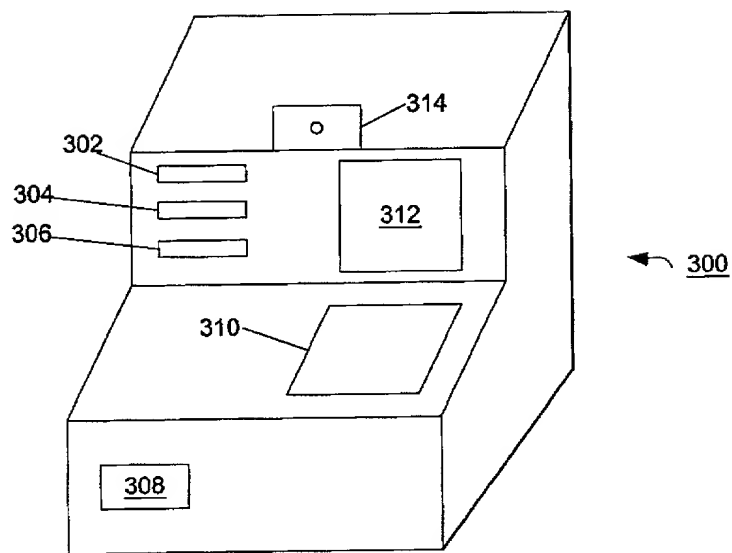


Figure 4

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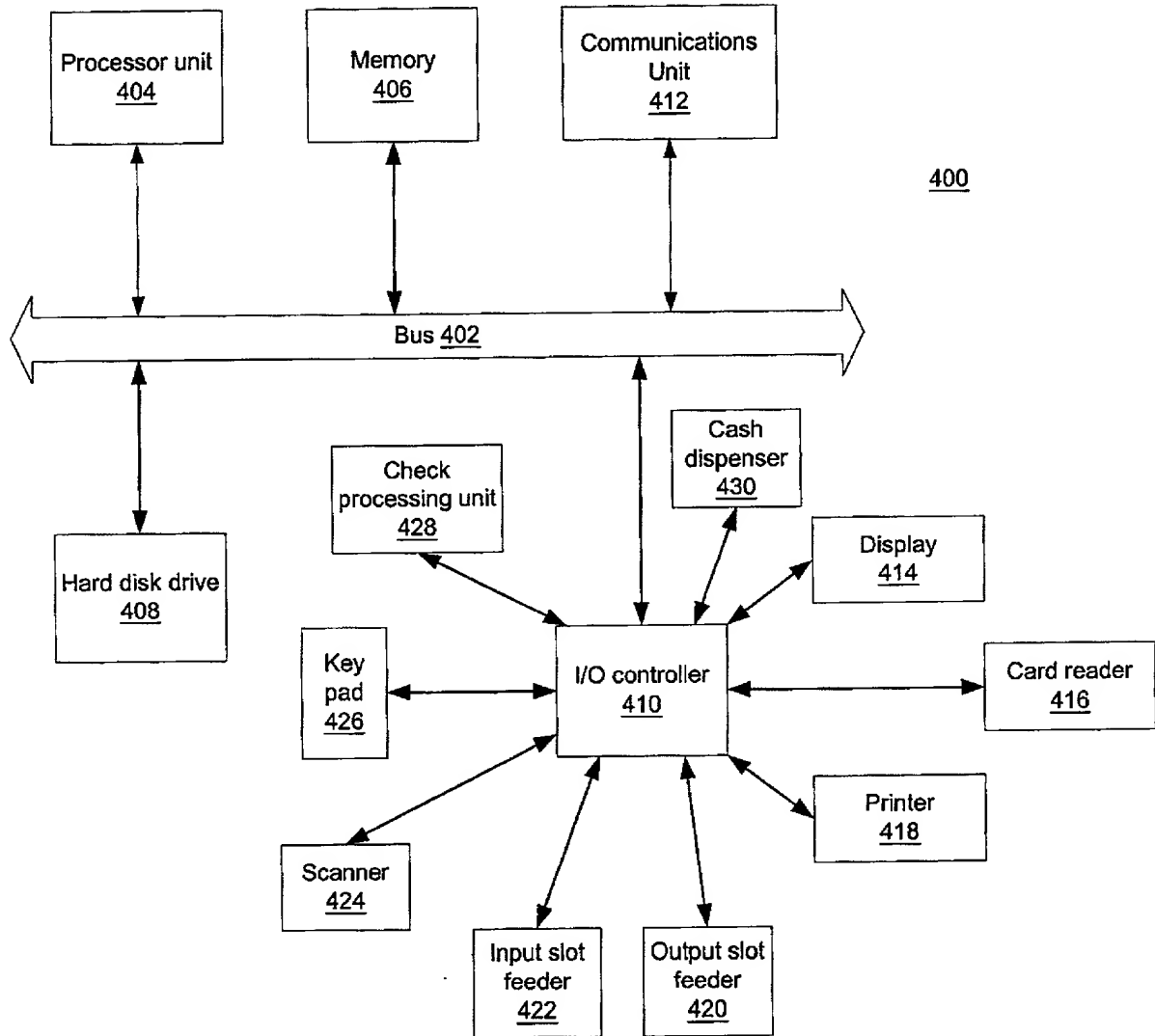


Figure 5

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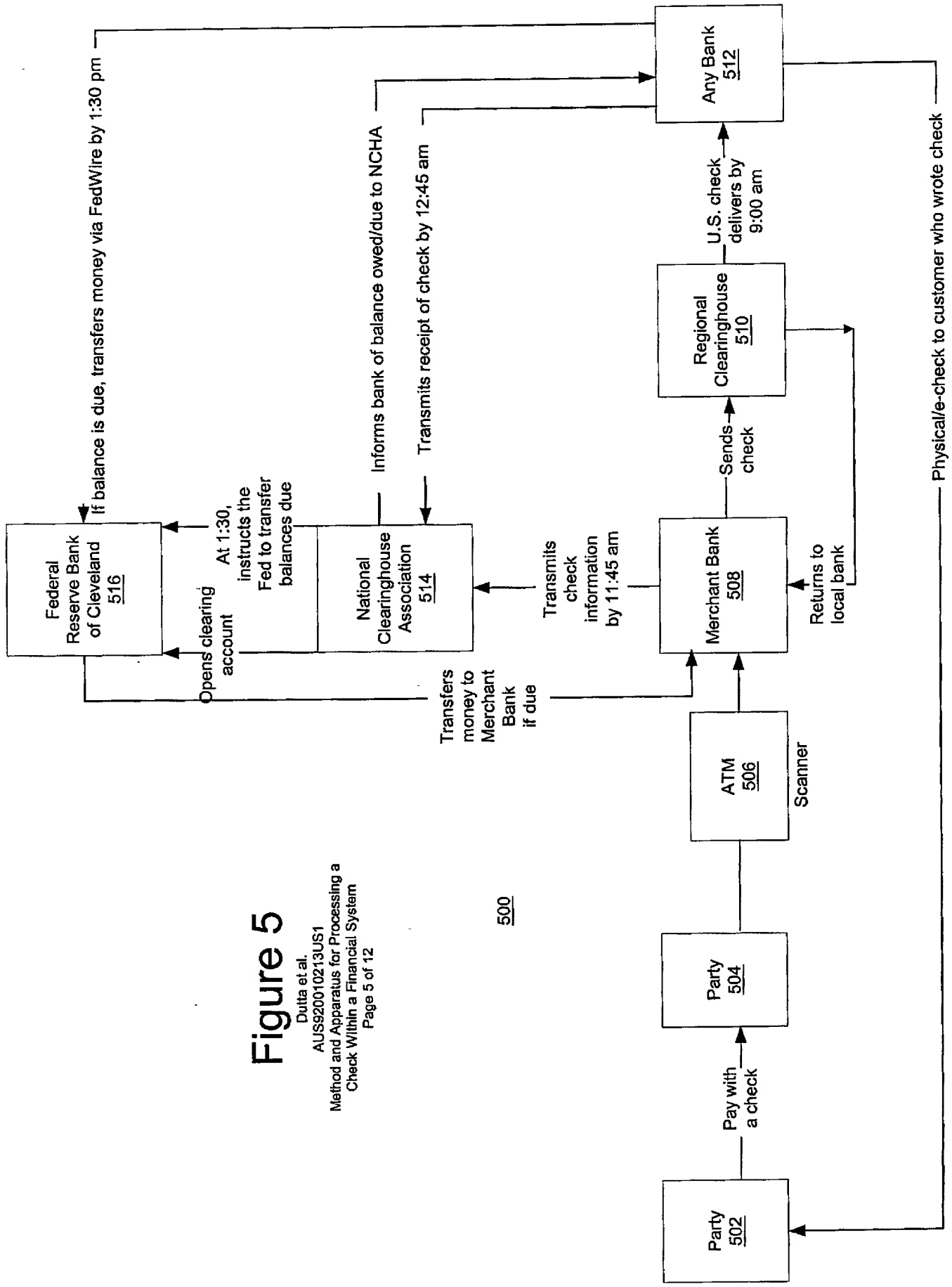


Figure 6

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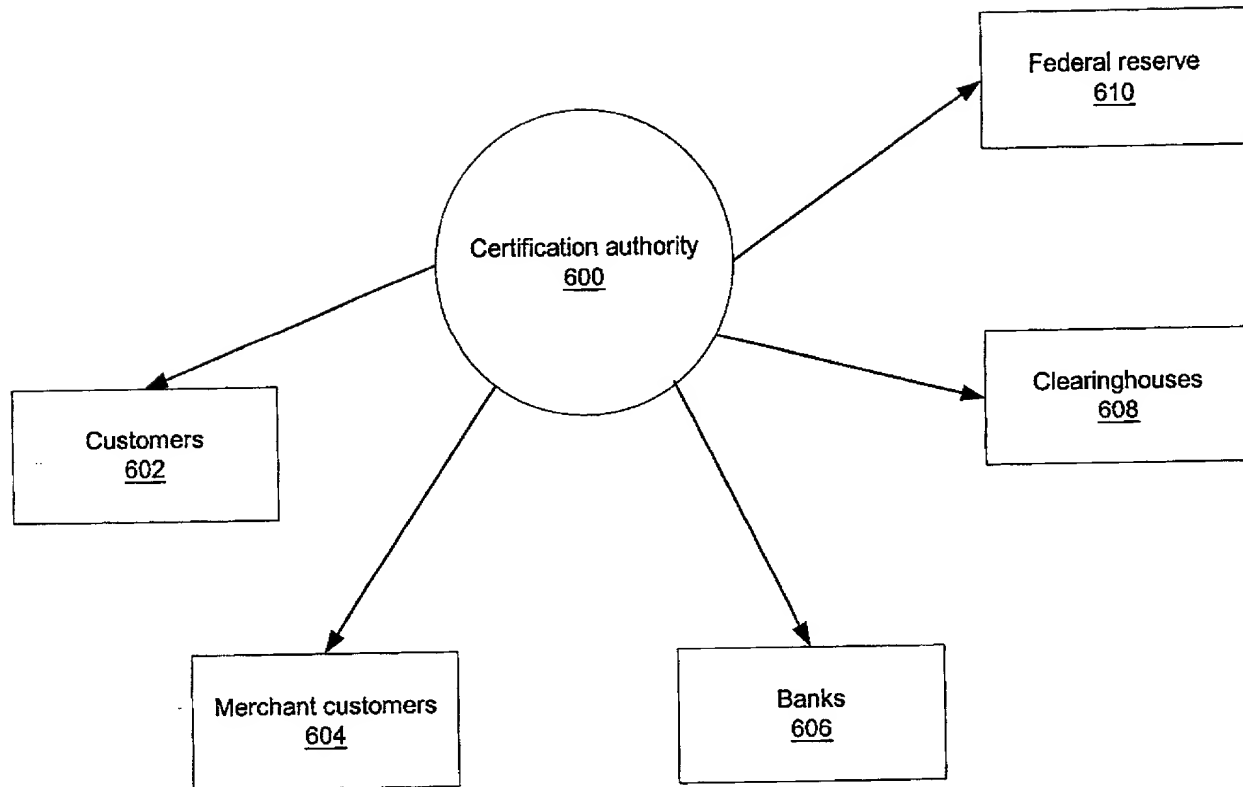


Figure 7

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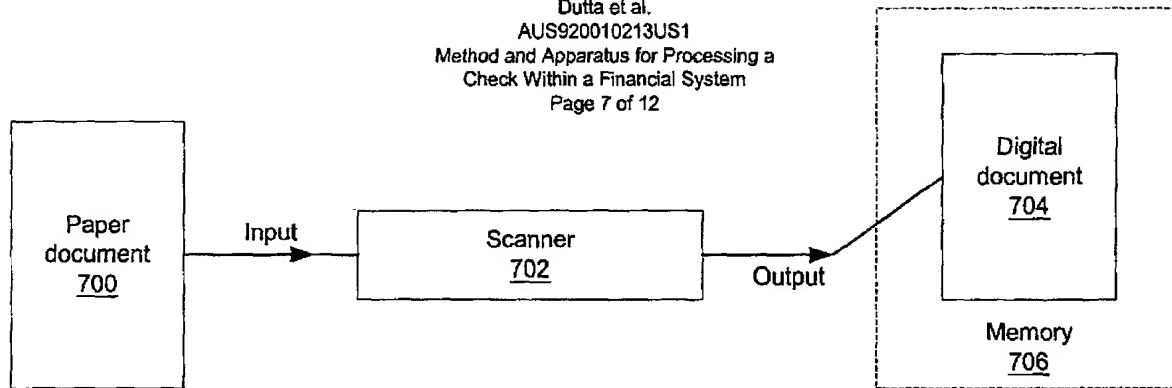


Figure 8

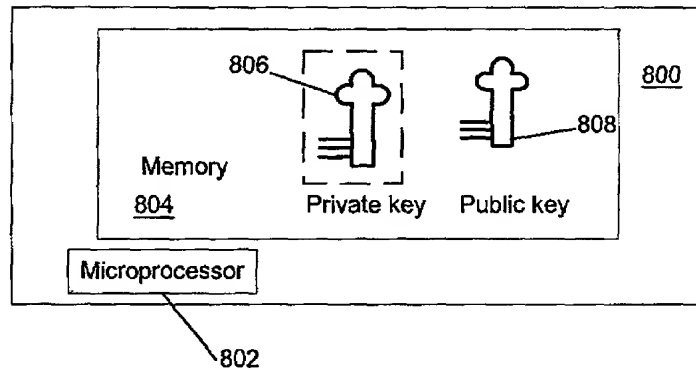


Figure 9

900

BOB JONES

DATE 6/30/98

PAY TO THE ORDER OF Payee | \$100.00
One Hundred and no/100s DOLLARS

FIRST NATIONAL BANK

MEMO Invoice #593281

[;00 2100 66x 770 || 964076||; 2121

Labels in the diagram: 902 points to 'Payee', 904 points to '\$100.00', 906 points to 'Invoice #593281', 908 points to 'FIRST NATIONAL BANK', 910 points to the bottom line.

Figure 10

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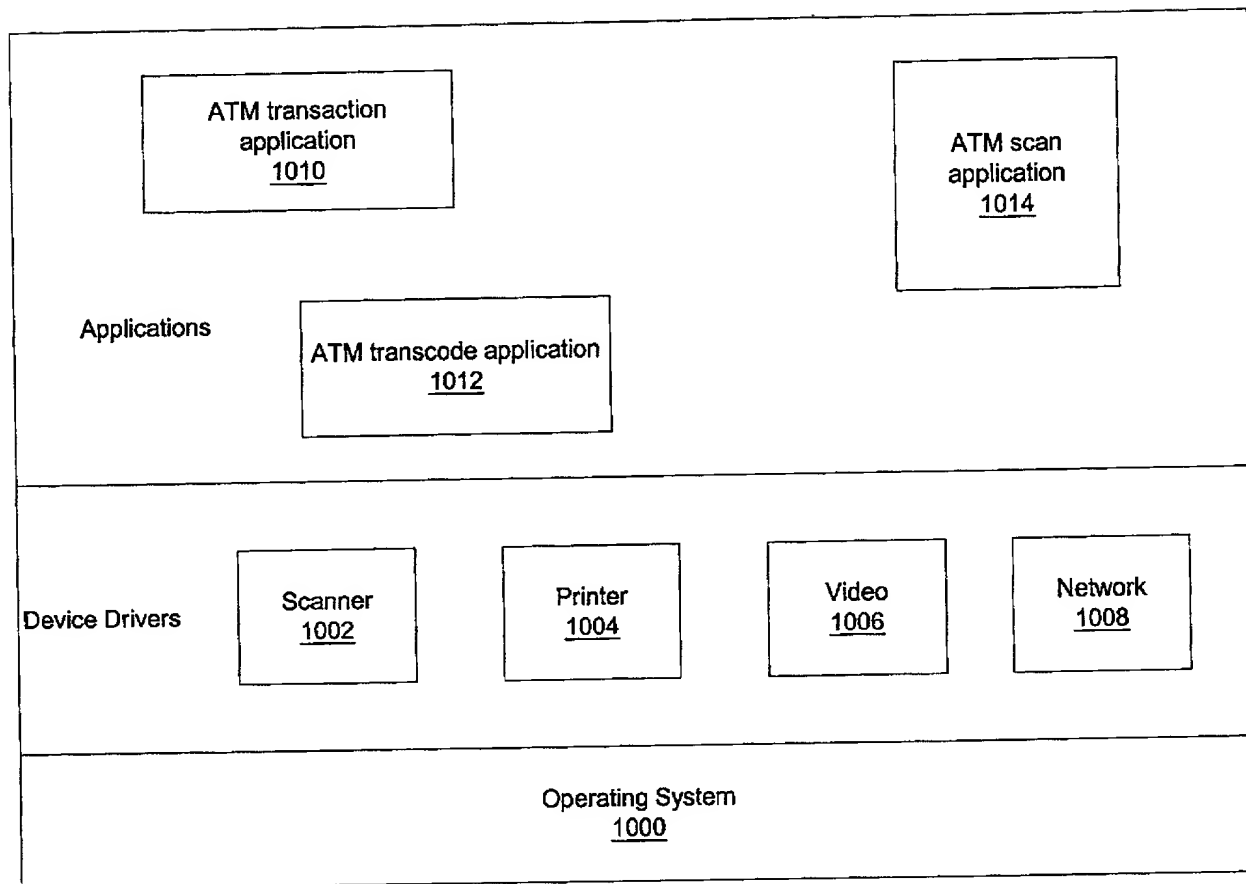


Figure 11

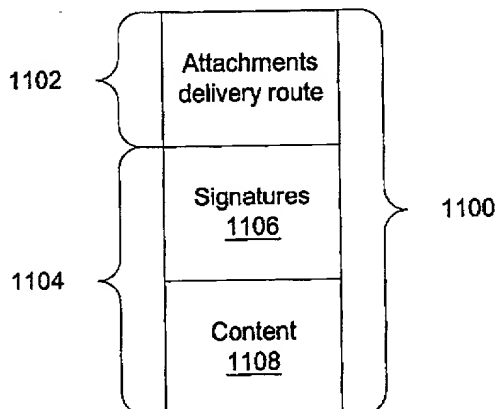


Figure 12B

1200

Figure 12A

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```
<fsmi-doc docname="echeck187" type="check">
  <action>
    <blkname>act1
    <crit>true
    <vers>1.0
    <function>payment
    <reason>process
  </action>
  <check>
    <blkname>check2>
    <crit>true
    <vers>1.0
    <checkdata>
      <checksum>187
      <dateissued>19970519
      <datevalid>19970519
      <country>us
      <amount>1000000.00
      <currency>usd
      <payto>Chili Pepper
    </checkdata>
    <checkbook>2048
    <legalnotice>This instrument subject to check law
  </check>
  <signature>
    <blkname>sig7
    <crit>true
    <vers>1.5
    <sigdata>
      <blockref>act1
      <hash alg="sha">J4t/Nl7s44lqSMTR1/1bkgABwug=
      <blockref>check2
      <hash alg="sha">vFns/1Vm9QaRDFAgtijkE24cazk=
      <blockref>acct-11111111-00000001
      <hash alg="sha">.f51C8MWtSVgeCQPOMzDTBjy1Zg=
      <nonce>9D9BC5AA75
    </cert>
    <signature>
      <blkname>banksig6
```

1200

```
<crit>true
<vers>1.5
<sigdata>
  <blockref>acct-11111111-00000001
  <hash alg="sha">fF51C8MwtSVgeCQPOMzDTBjy1zg=
  <blockref>cert-11111111-00000001
  <hash alg="sha">1xzwMBQg7/rXMxC8k79xyotRTVY=
  <nonce>9D9BC5AA75
  <sigref>cert-11111111
  <sigtype>bankacct
  <algorithm>sha/dsa
  <location>us
</sigdata>
<sig>
  Jlnh43b1zYlydAELCmAo6j8nY/
  l=:mBnAYXvAB7Pm+EWU865jIQvEr7A=
</signature>
<cert>
  <blkname>cert-11111111
  <crit>true
  <vers>1.0
  <certtype>x509v1
  <certissuer>/C=US/ST=MD/O=FSTC/OU=checking CA/
  <certserial>1
  <certdata>
</cert>
</fsmi-doc>
```

Figure 13

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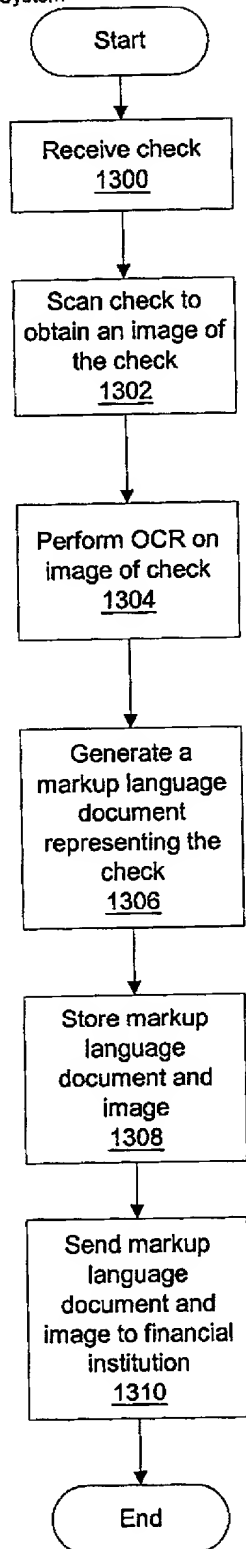


Figure 14

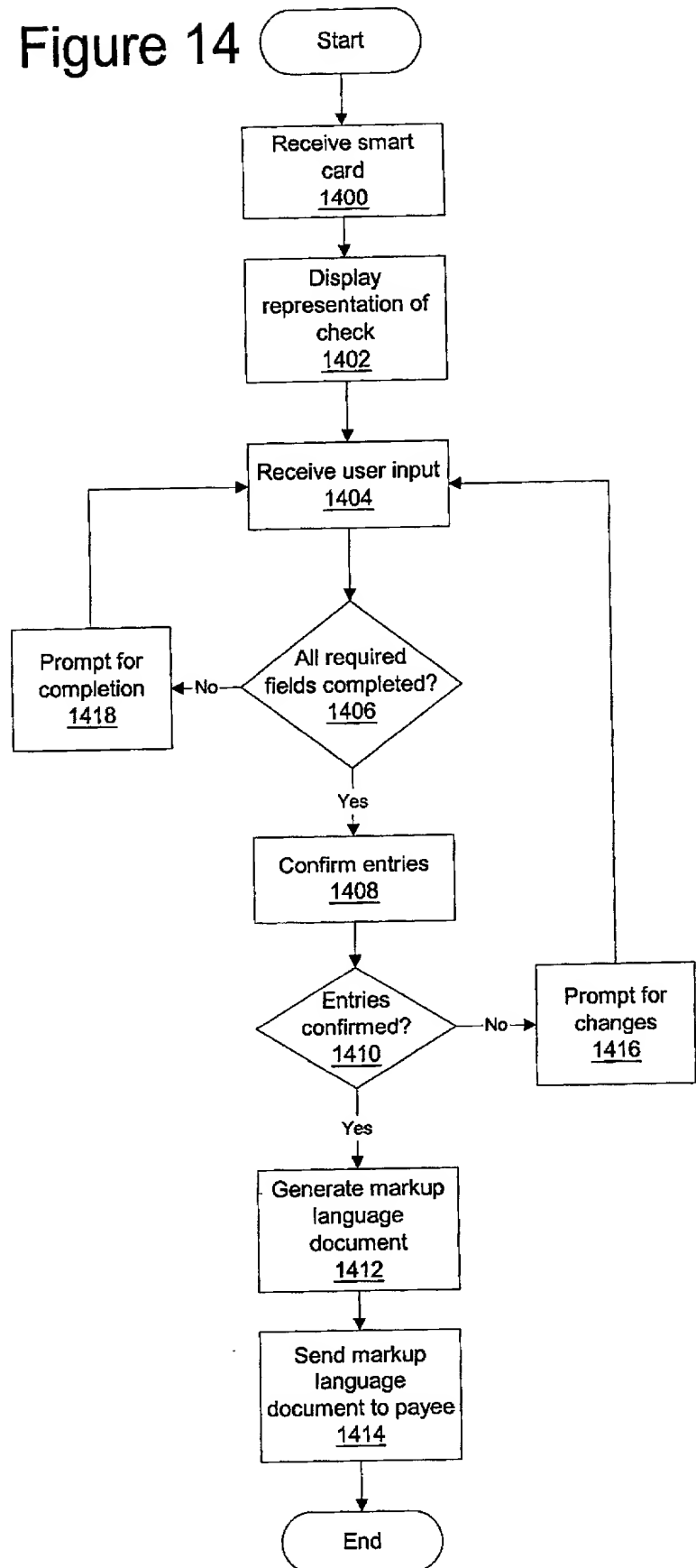


Figure 15
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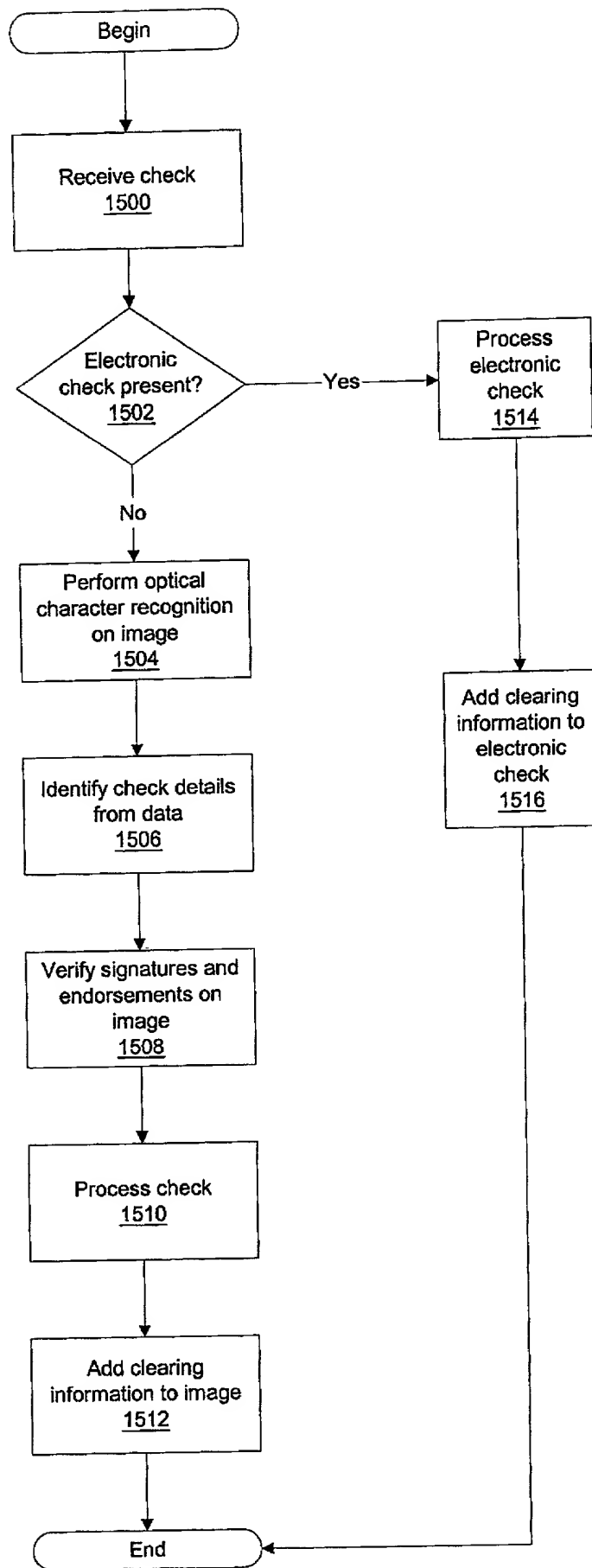


Figure 16

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